

# CEMAP Practice Test Questions and Answers

## 1. What does CEMAP stand for in UK financial services?

- A) Certificate in Mortgage Advice and Practice
- B) Certified Estate Management and Planning
- C) Council of European Mortgage Advisors Program
- D) Certificate in Estate and Mortgage Assessment Practice

## 2. How many modules are there in the CEMAP qualification?

- A) 2 modules
- B) 3 modules
- C) 5 modules
- D) 7 modules

## 3. What is the main regulatory body for mortgage advice in the UK?

- A) Bank of England
- B) Financial Conduct Authority (FCA)
- C) HM Treasury
- D) Companies House

## 4. What is "loan-to-value" (LTV) ratio in mortgage lending?

- A) The interest rate charged on the loan
- B) The percentage of property value being borrowed
- C) The monthly payment amount
- D) The length of the mortgage term

Answers: 1-A 2-B 3-B 4-B

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